

7jgmtwoh (7/12)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI**

***In Re:*** Michelle L. Walker  
***Debtor***

***Bankruptcy Case No.***  
09-42331-jwv7

**Michelle L. Walker**  
Plaintiff(s)

***Adversary Case No.***  
12-04223-jwv

v.

**Nelnet**  
**Sentry Credit**  
Defendant(s)

**JUDGMENT**

The issues of this proceeding having been duly considered by the Honorable Jerry W. Venters , United States Bankruptcy Judge, and a decision having been reached without trial or hearing.

***IT IS ORDERED AND ADJUDGED:*** entered in favor of Plaintiff and against Nelnet and NCO. Plaintiff has lack of income necessary to make payments on accounts and Court rules undue financial hardship discharge of student loans.



Ann Thompson  
Court Executive

By: /s/ Jamie McAdams  
Deputy Clerk

Date of issuance: 1/23/13

Court to serve